



BANK OF DUDLEY

Member Federal Deposit Insurance Corporation

October 31, 2005

Rec'd 11/3/2005
FDIC - SF20
[Signature]

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

**Re: Comments Regarding FDIC Application #20051977; Wal-Mart
Application for Insurance and Industrial Bank Charter**

Dear Mr. Carter:

I am writing to oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. I am a community banker and believe strongly that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable harm to my community and my institution, and pose a severe systemic risk to our nation's economy.

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Dudley

1448 Second Street
P. O. Box 7
Dudley, GA 31022

Veterans Boulevard

1650 Veterans Blvd.
P. O. Box 4098
Dublin, GA 31040

East Dublin

101 Savannah Avenue
P. O. Box 4098
Dublin, GA 31040

Downtown Dublin

200 W. Jackson Street
P. O. Box 4098
Dublin, GA 31040

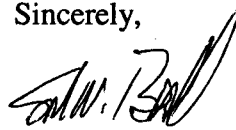
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Congress has reaffirmed our nation's long standing policy against the mixing of banking and commerce, and with good reason. Mixing banking and commerce would create serious conflicts of interest and distort credit decisions. The impartial allocation of credit is the linchpin of our financial system and must be preserved. Would a Wal-Mart Bank offer credit at reasonable terms to its competitors? Would Wal-Mart require its suppliers to bank at the Wal-Mart bank?

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For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sam W. Beall', with a stylized flourish at the end.

Samuel W. Beall
President



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PDR - SF
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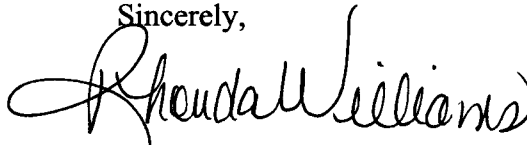
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Sincerely,

A handwritten signature in black ink, reading "Rhonda M. Williams". The signature is fluid and cursive, with the first letters of each word being capitalized and prominent.

Rhonda M. Williams
Compliance Officer

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Doller
(D. Peomani)

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Sincerely,

Carol A. White, 941 Old Ironsboro Rd, Dublin, Ga
Banking Officer, Bank of Dudley
Dudley, Georgia

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Sincerely,

Renee McCoy
4197 Hwy. 80 W
Montrose, GA 31065

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Betty McCoy
488 Country Club Road
Dublin, GA 31021

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Roy Hall III
206 Kellam Rd.
RUBEN, GA. 31021
(478) 275-4855

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(D. Peomani)

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